

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DENNIS F COX
LISA L. COX
Debtor(s)

Case No. 17-10401TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2017.
- 2) The plan was confirmed on 07/12/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/05/2017.
- 5) The case was completed on 04/19/2021.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 52.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$123,504.69.
- 10) Amount of unsecured claims discharged without payment: \$19,869.19.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$39,276.60
Less amount refunded to debtor	\$1,109.98

NET RECEIPTS: **\$38,166.62**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,700.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,945.80
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,645.80**

Attorney fees paid and disclosed by debtor: \$300.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK(*)	Unsecured	NA	0.00	0.00	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	21,572.18	21,845.14	0.00	13,044.80	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	253.67	253.67	253.67	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	1,489.98	1,466.93	1,466.93	795.84	0.00
CAPITAL ONE NA**	Unsecured	756.00	756.67	756.67	410.51	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	1,815.00	1,815.66	1,815.66	985.03	0.00
CITIZENS BANK NA(*)	Secured	10,263.00	10,263.00	10,263.00	10,263.00	768.04
CRAWFORD COUNTY TAX CLM BUR	Secured	616.71	616.71	616.71	616.71	83.51
DEPARTMENT STORES NATIONAL B	Unsecured	1,078.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	566.00	611.59	611.59	331.80	0.00
DISCOVER BANK(*)	Unsecured	545.00	582.94	582.94	316.26	0.00
FIRST NATIONAL BANK OF PA(*)	Secured	19,452.00	NA	NA	0.00	0.00
HOLIDAY FINANCIAL SERVICES	Unsecured	936.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	2,000.00	476.26	476.26	476.26	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	2.38	2.38	1.29	0.00
MIDLAND FUNDING LLC	Unsecured	353.00	353.51	353.51	191.79	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,363.69	2,216.48	2,216.48	2,216.48	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	147.21	147.21	79.86	0.00
PNC BANK NA	Unsecured	13,585.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	585.00	585.41	585.41	317.60	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,024.00	1,070.48	1,070.48	580.76	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,318.00	1,451.76	1,451.76	787.61	0.00
TNB VISA	Unsecured	224.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$13,044.80	\$0.00
Mortgage Arrearage	\$253.67	\$253.67	\$0.00
Debt Secured by Vehicle	\$10,263.00	\$10,263.00	\$768.04
All Other Secured	\$616.71	\$616.71	\$83.51
TOTAL SECURED:	\$11,133.38	\$24,178.18	\$851.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,692.74	\$2,692.74	\$0.00
TOTAL PRIORITY:	\$2,692.74	\$2,692.74	\$0.00
GENERAL UNSECURED PAYMENTS:	\$8,844.54	\$4,798.35	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,645.80</u>
Disbursements to Creditors	<u>\$32,520.82</u>
TOTAL DISBURSEMENTS :	<u>\$38,166.62</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.